



CANCELLATION AND NON-RENEWAL AMENDATORY ENDORSEMENT - NORTH DAKOTA

In consideration of the premium, the policy is amended as follows:

- I. Section XVIII, Cancellation is deleted and replaced with the following:
 - A. The **named insured** may cancel this policy at any time by:
 - (i) returning the policy to us or any of our authorized representatives, indicating the effective date of cancellation; or
 - (ii) providing a written notice to us stating when the cancellation is to be effective.We must receive the policy or written notice before the cancellation date.
 - B. We may cancel this policy by giving written notice to the **named insured** at least:
 - (i) Ten (10) days for cancellation for non-payment of premium; or
 - (ii) Thirty (30) days for cancellation for any other reason,prior to the effective date of cancellation.
 - C. If this policy has been in effect for less than sixty (60) days, we may cancel for any reason with at least ten (10) days notice to the **insured**.
 - D. If this policy has been in effect for sixty (60) days or more it may only be canceled for one of the following reasons:
 - (i) Non-payment of premium;
 - (ii) Discovery of fraud or material misrepresentation and the procurement of the insurance or with respect to any claims submitted thereunder.
 - (iii) Discovery of willful or reckless acts or omissions on the part of the **named insured** which increase any hazard insured against.
 - (iv) The occurrence of a change in the risk which substantially increases any hazard insured against after insurance coverage has been issued or renewed.
 - (v) A violation of any local fire, health, safety, building, or construction regulation or ordinance with respect to any insured property or the occupancy thereof which substantially increases any hazard insured against.
 - (vi) A determination by the commissioner that the continuation of the policy would place the insurer in violation of the insurance laws of this state.
 - (vii) Conviction of the **named insured** of a crime having as one of its necessary elements an act increasing any hazard insured against.
 - E. The notice of cancellation will state the reason for and effective date of cancellation. The policy will end on that date.
 - F. The notice will be sent by first-class mail addressed to the named insured's last known address. We will also give notice to the agent of record.



- G. If we cancel, the refund will be pro rata. If the **named insured** cancels, the refund may be less than pro rata. The cancellation will be effective even if we have not made or offered a refund.
- II. Section XIX, Non-Renewal is deleted and replaced with the following:
- A. We reserve the right to non-renew this policy by providing written notice to the **named insured** at least ninety (90) days prior to the expiration date.
 - B. Notice will be sent by registered mail, certified mail or by mail evidenced by a United States Post Office certificate of mailing.
 - C. The notice will state the reason for non-renewal.
- III. Conditional Renewal
- A. If we offer to renew this policy at less favorable terms we will provide written notice to the **named insured** of the less favorable terms at least ninety (90) days prior to the expiration date.
 - B. The notice will be sent by first-class mail addressed to the **named insured's** last known address. We will also give notice to the agent of record.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.